

Information to identify the case:

Debtor 1	<u>Dale G. Emerick</u>	Social Security number or ITIN	xxx-xx-7188
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Lily R. Emerick</u>	Social Security number or ITIN	xxx-xx-0922
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22154-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dale G. Emerick

Lily R. Emerick

9/14/16

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dale G. Emerick
 Lily R. Emerick
 Debtors

Case No. 16-22154-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Sep 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2016.

db/jdb aty	+Dale G. Emerick, Lily R. Emerick, 401 Reidmore Road, South Connellsville, PA 15425-4940 +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14243059	+Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121
14243062	+Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
14243063	+Highlands Hospital, 401 East Murphy Avenue, Connellsville, PA 15425-2700
14243065	+Nationwide Insurance, P.O. Box 13958, Philadelphia, PA 19101-3958
14243067	One Main Financial, P.O. Box 140489, Irving, TX 75014-0489

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2016 01:56:16 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14243055	EDI: GMACFS.COM Sep 15 2016 01:43:00 Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
14243056	EDI: BANKAMER.COM Sep 15 2016 01:43:00 Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
14243057	EDI: CAPITALONE.COM Sep 15 2016 01:48:00 Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14243058	+EDI: CAUT.COM Sep 15 2016 01:48:00 Chase Auto Finance, National Bankruptcy Department, 201 North Central Avenue AZ1-1191, Phoenix, AZ 85004-1071
14243060	EDI: RCSFNBMARIN.COM Sep 15 2016 01:48:00 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14243061	EDI: DISCOVER.COM Sep 15 2016 01:48:00 Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14243064	EDI: MERRICKBANK.COM Sep 15 2016 01:43:00 Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14243066	E-mail/Text: electronicbkkydocs@nelnet.net Sep 15 2016 01:56:55 Nelnet Student Loan Trust, P.O. Box 82561, Lincoln, NE 68501-2561
14243068	EDI: CHASE.COM Sep 15 2016 01:48:00 Slate/Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14243069	EDI: RMSC.COM Sep 15 2016 01:48:00 Walmart/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2016 at the address(es) listed below:

Charles O. Zebley, Jr.	on behalf of Joint Debtor Lily R. Emerick	COZ@Zeblaw.com,
Lori@Zeblaw.com,	Janet@Zeblaw.com	
Charles O. Zebley, Jr.	on behalf of Debtor Dale G. Emerick	COZ@Zeblaw.com, Lori@Zeblaw.com,
Janet@Zeblaw.com		
Office of the United States Trustee	ustpreregion03.pi.ecf@usdoj.gov	
Robert H. Slone, Trustee	robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com	

TOTAL: 4